

In re:  
Crystal P. Clark  
Debtor

Case No. 17-10796-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Aug 11, 2022

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 13, 2022:

Recip ID	Recipient Name and Address
db	+ Crystal P. Clark, 26 Viewpoint Lane, Levittown, PA 19054-1304
13875358	+ Santander Bank, N.A., c/o Thomas A. Capehart, Gross McGinley LLP, 33 South Seventh Street, Allentown, PA 18101-2418

TOTAL: 2

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Aug 11 2022 23:52:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Aug 12 2022 03:53:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 11 2022 23:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
13891250	Email/PDF: bncnotices@becket-lee.com	Aug 11 2022 23:56:12	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13900007	EDI: AIS.COM	Aug 12 2022 03:53:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
13924071	EDI: Q3G.COM	Aug 12 2022 03:53:00	Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
13924070	EDI: Q3G.COM	Aug 12 2022 03:53:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
13864289	EDI: DISCOVER.COM	Aug 12 2022 03:53:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13866035	+ EDI: DISCOVERPL	Aug 12 2022 03:53:00	Discover Personal Loans, PO BOX 30954, Salt Lake City, UT 84130-0954
13895455	+ EDI: DISCOVERSL.COM	Aug 12 2022 03:53:00	Discover Student Loans, PO Box 30925, Salt Lake City, UT 84130-0925
14409837	Email/Text: mtgbk@shellpointmtg.com	Aug 11 2022 23:52:00	Goldman Sachs Mortgage Company, P.O. Box 10826, Greenville, SC 29603-0826
13861855	EDI: IRS.COM	Aug 12 2022 03:53:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
13882529	+ Email/Text: camanagement@mtb.com	Aug 11 2022 23:52:00	M&T Bank, PO Box 1508, Buffalo, New York 14240-1508
13905567	+ Email/Text: bankruptcydpt@mcmcg.com	Aug 11 2022 23:52:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
13928796	EDI: PRA.COM		

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Aug 11, 2022

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13882492	EDI: Q3G.COM	Aug 12 2022 03:53:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13897660	+ Email/Text: bncmail@w-legal.com	Aug 12 2022 03:53:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
13930496	EDI: USBANKARS.COM	Aug 11 2022 23:52:00	TD BANK USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
13876754	Email/Text: Great_Lakes_EBN_Docs@nelnet.net	Aug 12 2022 03:53:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
		Aug 11 2022 23:52:00	US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON WI 53708-8973

TOTAL: 19

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 13, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 11, 2022 at the address(es) listed below:

Name	Email Address
DOUGLAS J. SMILLIE	on behalf of Creditor M&T Bank dsmillie@flblaw.com ccharlton@flblaw.com
KELLIE LYNNE RAHL-HEFFNER	on behalf of Creditor c/o Thomas Capehart Santander Bank N.A. krah1-heffner@grossmcginley.com, jkacsur@grossmcginley.com:jpraedin@grossmcginley.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
KENNETH E. WEST	on behalf of Trustee KENNETH E. WEST ecfemails@ph13trustee.com philaecf@gmail.com
MATTEO SAMUEL WEINER	on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ	on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmlawgroup.com rsolarz@kmlawgroup.com
TOVA WEISS	on behalf of Debtor Crystal P. Clark weiss@lawyersbw.com
United States Trustee	

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Aug 11, 2022

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USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 8

**Information to identify the case:**

Debtor 1	<b>Crystal P. Clark</b>	Social Security number or ITIN	xxx-xx-3341
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: <b>17-10796-mdc</b>			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Crystal P. Clark

8/11/22

**By the court:** Magdeline D. Coleman  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**